



Order Filed on November 9, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886
Attorneys for Secured Creditor

KIMBERLY A. WILSON (031441997)

In Re:

Dennis C. Pfender, Jr. aka Dennis C Pfender

**aka DENNIS PFENDER dba Pfender Design Group,
LLC,**

Debtor.

Case No.: 18-29524-ABA

Chapter: 13


Hearing Date: October 24, 2023

Judge: Andrew B. Altenburg Jr.

ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: November 9, 2023



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Page 2

THIS MATTER having come before the Court on the Creditor's Certification of Default of U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST C/O U.S. BANK TRUST NATIONAL ASSOCIATION ("Secured Creditor") by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 431 Prospect Avenue, West Berlin, NJ 08091 (the "Subject Property"), and Ronald E. Norman, Esquire representing Dennis C. Pfender, Jr. ("Debtor(s)"), and for good cause it is ORDERED that Secured Creditor's Certification of Default is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor has brought the account current subsequent to the filing of the Certification of Default filed on July 10, 2023.

2. Debtor must cure all post-petition arrearages, as follows:

- Beginning on 11/01/2023, regular monthly mortgage payments shall continue to be made in the amount of \$1,883.53.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Selene Finance, LP
Attn: BK Dept
3501 Olympus Boulevard
Dallas Texas 75019

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment or Trustee payments should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.

Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

- Through the Chapter 13 plan.

In re:
Dennis C. Pfender, Jr.
Debtor

Case No. 18-29524-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 09, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2023:

Recip ID	Recipient Name and Address
db	Dennis C. Pfender, Jr., 431 Prospect Ave, West Berlin, NJ 08091-9237

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).
NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association hkaplan@rasnj.com, kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor MTGLQ Investors L.P. hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust National Association kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association kimwilson@raslg.com

District/off: 0312-1

User: admin

Page 2 of 2

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Total Noticed: 1

Ronald E. Norman

on behalf of Debtor Dennis C. Pfender Jr. rnorman@rnormanlaw.com,
ekonecsny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestc
ase.com;9070633420@filings.docketbird.com

Sherri Jennifer Smith

on behalf of Creditor MTGLQ INVESTORS L.P. ssmith@pincuslaw.com, amautz@pincuslaw.com

Sindi Mncina

on behalf of Creditor MTGLQ INVESTORS L.P. smncina@raslg.com

Sindi Mncina

on behalf of Creditor MTGLQ Investors L.P. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12